

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

HENRY BELL, JR.

Debtor(s)

Case No. 22-15432

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2022.
- 2) The plan was confirmed on 05/04/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/16/2023, 04/22/2024.
- 5) The case was completed on 12/30/2024.
- 6) Number of months from filing or conversion to last payment: 30.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$160,462.05.
- 10) Amount of unsecured claims discharged without full payment: \$70,948.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$104,671.42
Less amount refunded to debtor	\$4,970.03

NET RECEIPTS: \$99,701.39

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$8,280.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,088.15
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$14,368.15

Attorney fees paid and disclosed by debtor: \$3,500.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
MOSHIE SOLOMON	Attorney Fee	\$3,500.00	\$8,280.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY CAPITAL	Secured	940.41	4,173.12	4,173.12	4,173.12	0.00
AMERICAN EXPRESS BANK	Unsecured	0.00	229.43	229.43	229.43	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	146.41	146.41	146.41	0.00
ATLANTIC MEDICAL GROUP	Unsecured	154.21	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	732.29	732.29	732.29	0.00
BUDGET	Unsecured	0.00	NA	NA	0.00	0.00
BUREAU OF HOUSING INSPECTION	Unsecured	12,174.00	12,174.00	12,174.00	12,174.00	0.00
CALIBER HOME LOANS, INC	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	560.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	11,589.57	11,589.57	11,589.57	11,589.57	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	3,731.00	NA	NA	0.00	0.00
CAPITAL ONE BANK/BASS	Unsecured	352.00	NA	NA	0.00	0.00
CARECENTRIX	Unsecured	250.00	NA	NA	0.00	0.00
CAREPOINT HEALTH CHRIST HOSPIT	Unsecured	402.00	NA	NA	0.00	0.00
CB/PEEBLES	Unsecured	726.00	NA	NA	0.00	0.00
CCS/FIRST SAVINGS BANK	Unsecured	464.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	606.00	NA	NA	0.00	0.00
DEL MONTE PODIATRY	Unsecured	105.00	NA	NA	0.00	0.00
DELTA STORAGE	Unsecured	150.05	NA	NA	0.00	0.00
ENTERPRISE	Unsecured	0.00	NA	NA	0.00	0.00
FIRST ENERGY/METRO EDISON	Unsecured	6,289.72	NA	NA	0.00	0.00
FIRST SAVING BANK	Unsecured	464.54	NA	NA	0.00	0.00
FNCC	Unsecured	500.00	NA	NA	0.00	0.00
GUTHY RENKER	Unsecured	63.87	NA	NA	0.00	0.00
HCO 60 EVERGREEN INTERNAL MEE	Unsecured	20.00	NA	NA	0.00	0.00
HOP ENERGY LLC	Unsecured	3,175.00	NA	NA	0.00	0.00
HUDSON RIVER RADIOLOGY	Unsecured	926.40	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	720.00	720.44	720.44	720.44	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	701.00	768.83	768.83	768.83	0.00
JERSEY CITY FIRE DEPT.	Unsecured	4,000.00	NA	NA	0.00	0.00
JERSEY CITY MEDICAL CENTER	Unsecured	0.00	NA	NA	0.00	0.00
JERSEY CITY MUNICIPAL UTILITY AU	Unsecured	5,255.00	NA	NA	0.00	0.00
KENSINGTON & ASSOCIATES	Unsecured	762.06	NA	NA	0.00	0.00
LIBERTY SAVINGS FEDERAL CREDIT	Unsecured	9,500.00	NA	NA	0.00	0.00
LINCOLN EDUCATION SERVICE CORP	Unsecured	6,227.94	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	606.80	606.80	606.80	0.00
LVNV FUNDING LLC	Unsecured	NA	352.92	352.92	352.92	0.00
LVNV FUNDING LLC	Unsecured	1,110.00	1,110.45	1,110.45	1,110.45	0.00
MERRICK BANK	Unsecured	1,592.00	1,340.62	1,340.62	1,340.62	0.00
META SURGICAL ASSOCIATES	Unsecured	6,378.00	NA	NA	0.00	0.00
MET-ED	Unsecured	645.22	NA	NA	0.00	0.00
NEW JERSEY E-ZPASS	Unsecured	51.90	NA	NA	0.00	0.00
NEW JERSEY UROLOGY	Unsecured	10.00	NA	NA	0.00	0.00
NJ MEDICAL & HEALTH ASSOCIATES	Unsecured	80.00	NA	NA	0.00	0.00
ONE OAK MEDICAL GROUP LLC	Unsecured	4,062.20	NA	NA	0.00	0.00
POCONO MEDICAL CENTER	Unsecured	3,882.29	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	757.00	757.26	757.26	757.26	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	634.00	699.10	699.10	699.10	0.00
PSE&G	Unsecured	7,759.00	NA	NA	0.00	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	34.23	NA	NA	0.00	0.00
PYRAMID HEALTHCARE, INC.	Unsecured	95.55	NA	NA	0.00	0.00
RWJ BARNABAS HEALTH	Unsecured	10.00	NA	NA	0.00	0.00
SATELLITE RADIO	Unsecured	290.90	NA	NA	0.00	0.00
SELENE FINANCE LP	Secured	2,682.90	4,662.18	4,662.18	4,662.18	0.00
SELENE FINANCE LP	Secured	NA	4,999.75	4,999.75	4,999.75	0.00
SIMONS AGENCY INC	Unsecured	91.00	NA	NA	0.00	0.00
SLEEP ON CALL	Unsecured	388.00	0.00	0.00	0.00	0.00
SRP 2013-8, LLC	Secured	0.00	NA	NA	0.00	0.00
STATE OF NJ	Priority	1,221.00	1,201.11	1,201.11	1,201.11	0.00
STATE OF NJ	Priority	NA	1,268.11	1,268.11	1,268.11	0.00
TD BANK NA	Unsecured	958.00	NA	NA	0.00	0.00
THE PALMER FIRM	Unsecured	1,915.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Unsecured	37,200.00	37,180.83	37,180.83	37,180.83	0.00
UNITED STATES TREASURY/IRS	Priority	0.00	0.00	0.00	0.00	0.00
UNITED STATES TREASURY/IRS	Unsecured	NA	0.00	0.00	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	400.15	400.15	400.15	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	474.00	219.87	219.87	219.87	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,661.93	\$9,661.93	\$0.00
Debt Secured by Vehicle	\$4,173.12	\$4,173.12	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,835.05	\$13,835.05	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,469.22	\$2,469.22	\$0.00
TOTAL PRIORITY:	\$2,469.22	\$2,469.22	\$0.00
GENERAL UNSECURED PAYMENTS:	\$69,028.97	\$69,028.97	\$0.00

Disbursements:		
Expenses of Administration	<u>\$14,368.15</u>	
Disbursements to Creditors	<u>\$85,333.24</u>	
TOTAL DISBURSEMENTS :		<u>\$99,701.39</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2025

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.